

fwk A3

WHAT IS CLAIMED IS:

1. A system for distributing spending vehicles, comprising:
 - payment rights for an individual entitled to receive a payment;
 - a sponsor of spending vehicles;
 - an assignment of said payment rights; and
 - a spending vehicle issued from said sponsor to said individual in an amount related to said assigned payment rights.
2. The system of claim 1 wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.
3. The system of claim 1 wherein said sponsor is selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, a global computer network and online business, and a consortium of companies.
4. The system of claim 1 further comprising a financial institution for receiving said assignment of said payment rights and issuing said spending vehicle to said individual.
5. The system of claim 1 further comprising a payor for transferring a payment assignee in accordance with said assignment of payment rights.
6. The system of claim 1 wherein the value of said spending vehicle exceeds the said assignment of said payment rights.

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7. A method for distributing spending vehicles, comprising the steps of:
assigning to a sponsor payment rights for an individual entitled to receive a payment; and
issuing a spending vehicle from said sponsor to said individual in an amount related to said assigned payment rights.
8. The method of claim 7 wherein said sponsor is a financial institution.
9. The method of claim 7 wherein the step of issuing a spending vehicle comprises the step of selecting a spending vehicle from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.
10. The method of claim 7 wherein the step of assigning to a sponsor comprises the step of assigning to a sponsor selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, a global computer network and online business, and a consortium of companies.
11. ~~The method of claim 7 further comprising the step of transferring a payment to an assignee in accordance with said assignment of payment rights.~~
12. ~~The method of claim 6 wherein the step of issuing a spending vehicle comprises the step of issuing a spending vehicle with a value in excess of the value of said assigned payment rights.~~
13. A method for providing individuals with alternatives to cash payments, comprising the

steps of:

- creating a plurality of spending vehicles;
- determining an individual's selection of a spending vehicle;
- issuing said selected spending vehicle to said individual;
- obtaining an assignment of said individual's right to a payment; and
- transferring said individual's payment to an assignee of said assignment.

14. The method of claim 13 wherein the step of determining an individual's selection comprises the step of selecting a spending vehicle from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.
15. The method of claim 13 wherein the step of obtaining an assignment comprises the step of assigning to a sponsor said individual's right to a payment.
16. The method of claim 15 wherein the step of assigning to a sponsor comprises the step of assigning to a sponsor selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, a global computer network and online business, and a consortium of companies.
17. A system for providing individuals with alternatives to cash payments, comprising:
 - payment rights for an individual entitled to receive a payment;
 - a financial institution for receiving from said individual an assignment of said payment rights;

- a plurality of spending vehicles from a plurality of sponsors; and
a spending vehicle issued from one of said plurality of sponsors to said
individual in accordance with said assignment of said payment rights.
18. The system of claim 17 wherein said spending vehicle is selected from the group
consisting of a credit card, a debit card, a cash card, a checking card, a spending
account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a
coupon, and a voucher.
19. The system of claim 17 wherein said sponsor is selected from the group consisting of a
retailer, a financial institution, a service provider, a wholesaler, a distributor, a
manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity,
an insurance institution, a brokerage institution, a global computer network and online
business, and a consortium of companies.
20. The system of claim 17 further comprising a sponsor payment from said financial
institution to said sponsor of said issued spending vehicle.

A handwritten signature consisting of the letters "Add" above the number "17".